

Walter O'Cheskey
 Chapter 13 Trustee
 6308 Iola Ave., Suite 100
 (806) 748-1980 Phone
 (806) 748-1956 Fax

IN THE UNITED STATES BANKRUPTCY COURT
 NORTHERN DISTRICT OF TEXAS
 ABILENE DIVISION

IN RE:

CRUZ LOPEZ ROCHA
 ROSA MARIA ROCHA

CASE NO: 12-10375-RLJ-13
 HEARING DATE: 10/30/2013
 HEARING TIME: 11:00 AM

**TRUSTEE'S RECOMMENDATION CONCERNING CLAIMS, OBJECTION TO CLAIMS AND
 PLAN MODIFICATION (if required)**

NOW COMES Walter O'Cheskey, Chapter 13 Trustee, and files this Proposed Trustee's Recommendation Concerning Claims and Plan Modification (if required) in accordance with Bankruptcy Rule 3007 and General Order 2010-01 and would respectively show unto to the Court as follows:

I.

OBJECTION -- NO PROOF OF CLAIM FILED

The following creditors were scheduled by the Debtor(s). No Proof of Claim has been filed by them or on their behalf, as required by Bankruptcy Rule 3002(a). The bar date for filing claims pursuant to Bankruptcy Rule 3002(c) has passed. Therefore the claims should be DISALLOWED.

Trustee Clm#	Creditor Name	Scheduled Amount	Trustee Clm#	Creditor Name	Scheduled Amount
010 0 U	ABILENE REGIONAL MEDICAL CENTER	\$363.00	012 0 U	CLINICAL PATHOLOGY ASSOCIATES	\$19.00
013 0 U	COMMUNITY RADIOLOGY ASSOCIATES	\$80.00	014 0 U	DISH NETWORK	\$580.00
015 0 U	DR SHANNON COOKE	\$1,275.00	017 0 U	FIRST NATL BK/BAIRD	\$276.00
018 0 U	FIRST PREMIER BANK	\$0.00	020 0 U	GTI	\$400.00
021 0 U	HENDRICK MEDICAL CENTER	\$6,822.00	023 0 U	PAYDAY ONE	\$500.00
024 0 U	RADIOLOGY ASSOCIATES OF ABILENE	\$630.00	025 0 U	RELIANT ENERGY	\$539.00
028 0 U	STREAM ENERGY	\$684.00	029 0 U	T-MOBILE	\$450.00
030 0 U	TEXAS CAR TITLE	\$500.00	031 0 U	TEXAS MIDWEST ER PHYSICIANS	\$2,755.00
032 0 U	TOLEDO FINANCE	\$600.00	033 0 U	UNITED CASH LOANS	\$600.00
034 0 U	UNITED CASH LOANS	\$500.00	035 0 U	WTU RETAIL ENERGY	\$707.00

II.

SPECIFIC OBJECTIONS

No Objections

III.

TRUSTEE'S RECOMMENDATIONS CONCERNING ALLOWED CLAIMS

The Trustee hereby recommends the ALLOWANCE of the following claims for the amount and in the class as listed below.

Trustee Claim #	Creditor	Collateral / Description	Claim Amount	Value	%	Term	Paid / Treated
<u>SECURED CREDITORS</u>							
008 0	FRONTIER MOTORS	2008 CHRYSLER 300		\$16,775.00	6.00%	60	\$235.12 PAID BY TRUSTEE
Extended term from 47 to 60 months. See Modification Below. No payment shall be made until a claim is filed.							
009 0	FRONTIER MOTOR CO INC	2003 DODGE RAM	\$14,058.00	\$8,000.00	6.00%	60	\$196.92 PAID BY TRUSTEE
Extended term from 47 to 60 months. See Modification Below.							

UNSECURED GENERAL CREDITORS

Trustee Clm#	Creditor Name	Claim Amount	Trustee Clm#	Creditor Name	Claim Amount
003 0 U *	INTERNAL REVENUE SERVICE	\$103.67	009 1 U	FRONTIER MOTOR CO INC	\$6,058.00
	2006-2007 INCOME TAXES			SPLIT CLAIM/2003 DODGE RAM	
Not provided for in confirmed plan.					

011 0 U	QUANTUM3 GROUP LLC	\$603.89	016 0 U	JEFFERSON CAPITAL SYSTEMS LLC	\$1,025.50
	LOAN			LOAN/EZMONEY LOAN SERVICES	
019 0 U	LVNV FUNDING	\$502.78	022 0 U	LVNV FUNDING	\$579.94
	PURCHASES/FIRST PREMIER BANK ARROW FINANCE			PURCHASES/HSBC	
026 0 U	SECURITY FINANCE DBA SFCTX	\$575.88	027 0 U	CAVALRY PORTFOLIO SERVICE LLC	\$365.96
	LOAN			SERVICES/SPRINT	
053 0 U *	QUANTUM3 GROUP LLC	\$1,310.73	054 0 U *	AT&T MOBILITY II LLC	\$1,485.51
	LOAN			SERVICES	
	Not provided for in confirmed plan.			Not provided for in confirmed plan.	
055 0 U *	WEST BAY ACQUISITIONS	\$683.57	057 0 U *	SECURITY FINANCE DBA SFCTX	\$301.61
	UTILITY SERVICES			LOAN	
	Not provided for in confirmed plan.			Not provided for in confirmed plan.	
061 0 U *	LVNV FUNDING	\$611.87	062 0 U *	INTERNAL REVENUE SERVICE	\$125.13
	PURCHASES/COMUCREDIT			PENALTY	
	Not provided for in confirmed plan.			Not provided for in confirmed plan.	

If the Trustee's recommendation concerning any claim differs from the amount indicated in a creditor's Proof of Claim, the recommendation is deemed an objection to such claim. Unless a timely reponse or objection is filed contesting the Trustee's recommendation, the objection will be sustained and such claim will be allowed only in the amount and in the class indicated.

Any proposed changes by the Debtor that extends the term or lowers the interest rate as to any secured claim contained in the confirmed Plan must be set out in a Debtor's Objection or Response to the Trustee's Recommendation Concerning Claims and noticed to the affected creditor in the absence of a letter agreement between the Debtor and the affected creditor.

IV.

TRUSTEE'S PLAN MODIFICATION

Pursuant to 11 U.S.C. Section 1329, and in accordance with General Order 2010-01 Section 8, the Trustee requests the following Modification of Debtor's(s') Confirmed Plan, subject to feasibility herein:

Trustee's Modification is as follows:

Case term and all creditor terms are extended to 60 months. Debtor shall pay 10 payments of \$400.00 beginning 1/19/2013. Then Debtor shall pay 8 payments of \$481.00 beginning 11/19/2013. Then Debtor shall pay 42 payments of \$600.00 beginning 7/19/2014 for a total of \$33,048.00.

/s/ Walter O'Cheskey

Walter O'Cheskey
Chapter 13 Trustee

IF AN OBJECTION IS FILED, A HEARING WILL BE HELD 10/30/2013 AT 11:00 AM CONCERNING THE TRUSTEE'S RECOMMENDATION CONCERNING CLAIMS, OBJECTION TO CLAIMS AND PLAN MODIFICATION (IF REQUIRED) (TRCC) AT THE FOLLOWING LOCATION:

VIDEO: US COURTHOUSE ROOM 2201, 3RD & PINE, ABILENE, TEXAS 79604

A PRE-HEARING CONFERENCE WITH THE TRUSTEE SHALL BE HELD AT THE SAME LOCATION AT 8:30am. ALL PARTIES ARE REQUIRED TO ATTEND THE PREHEARING CONFERENCE. ANY OBJECTIONS TO THE PLEADINGS NOT RESOLVED OR DEFAULTED AT THE PRE-HEARING CONFERENCE WILL BE HEARD BY THE COURT AT THE HEARING DATE AND TIME ABOVE. TO BE CONSIDERED, ANY OBJECTION OR RESPONSE MUST BE MADE IN WRITING, SERVED ON ALL EFFECTED CREDITORS AND FILED WITH THE COURT WITHIN THIRTY (30) DAYS FROM THE DATE OF SERVICE.

PURSUANT TO GENERAL ORDER 2010-01 SECTION 8(C), UNLESS AN OBJECTION IS TIMELY FILED AS TO THE TREATMENT OF ANY CLAIM OR MODIFICATION, THE CLAIM OR MODIFICATION WILL BE ALLOWED OR APPROVED AS DESCRIBED IN THE TRCC AND SUCH TREATMENT WILL BE FINAL AND BINDING ON ALL PARTIES.

/s/ Walter O'Cheskey

Walter O'Cheskey
Chapter 13 Trustee

I hereby certify that a copy of the foregoing Trustee's Recommendation Concerning Claims, Objection to Claims and Plan Modification (if required) and Notice of Hearing and Pre-Hearing Conference on Trustee's Recommendation Concerning Claims, Objection to Claims and Plan Modification (if required) was this date served on the following parties electronically or at the addresses listed below by U.S. First Class mail:

Date: 8/29/2013

/s/ Walter O'Cheskey

Walter O'Cheskey
Chapter 13 Trustee

AARONS SALES & SERVICE 3502 CATCLAW DR ABILENE TX 79606
ABILENE REGIONAL MEDICAL CENTER PO BOX 849776 DALLAS TX 75284
ACE AMERICA CASH EXPRESS 620 AMBLER AVENUE ABILENE TX 79601
AFNI ATTENTION: BANKRUPTCY 1310 MARTIN LUTHER KING DR BLOOMINGTON IL 61701
AFNI INC ATTN: BANKRUPTCY PO BOX 3097 BLOOMINGTON IL 61702
AT&T MOBILITY II LLC C/O KAREN A CAVAGNARO LEGAL PARALEGAL ONE AT&T WAY ROOM 3A 231 BEDMINSTER NJ 07921
BURNS & CARLISLE INC 122 LEE ST SULPHUR SPRINGS TX 75482
CAVALRY PORTFOLIO SERVICE LLC 500 SUMMIT LAKE DRIVE SUITE 400 VALHALLA NY 10595
CLINICAL PATHOLOGY ASSOCIATES PO BOX 3138 ABILENE TX 79604
CMRE FINANCIAL SERVICES INC 3075 E IMPERIAL HWY STE 200 BREA CA 92821
COMMUNITY RADIOLOGY ASSOCIATES PO BOX 2247 FREDERICKSBURG TX 78624
CRUZ LOPEZ ROCHA & ROSA MARIA ROCHA 710 FORREST AVE ABILENE TX 79603
DISH NETWORK PO BOX 0063 PALATINE IL 60055
DR SHANNON COOKE 1749 PINE STREET ABILENE TX 79601
ENHANCED RECOVERY CORP ATTN CLIENT SERVICES 8014 BAYBERRY RD JACKSONVILLE FL 32256
EZ LOAN 3202 N 1ST SUITE F ABILENE TX 79603
FIRST NATL BK/BAIRD PO BOX 968 BAIRD TX 79504
FIRST PREMIER BANK 601 S MINNESOTA AVE SIOUX FALLS SD 57104
FIRST PREMIER BANK 900 W DELAWARE SIOUX FALLS SD 57104
FRONTIER MOTOR CO INC 4601 N FIRST ST ABILENE TX 79603
FRONTIER MOTORS 4609 N FIRST ABILENE TX 79603
GTI 531 S BROOKHURST ST ANAHEIM CA 92804
HENDRICK MEDICAL CENTER COLLECTION DEPARTMENT 1900 PINE STREET ABILENE TX 79601
HSBC CARD SERVICES PO BOX 80026 SALINAS CA 93912
INTERNAL REVENUE SERVICE PO BOX 7317 PHILADELPHIA PA 19101
INTERNAL REVENUE SERVICE PO BOX 7346 PHILADELPHIA PA 19101
JEFFERSON CAPITAL SYSTEMS LLC PO BOX 7999 SAINT CLOUD MN 56302
JEFFERSON CAPITAL SYSTEMS LLC PO BOX 953185 ST LOUIS MO 63195
LNV FUNDING C/O RESURGENT CAPITAL SERVICES PO BOX 10587 GREENVILLE SC 29603
LNV FUNDING LLC PO BOX 10584 GREENVILLE SC 29603
MEDICAL DATA SYSTEM I ATTN: BANKRUPTCY 2001 9TH AVE STE 312 VERO BEACH FL 32960
NCO FIN /09 ATTENTION BANKRUPTCY 507 PRUDENTIAL RD HORSHAM PA 19044
PAYDAY ONE PO BOX 101842 FORT WORTH TX 76185
PORTFOLIO RC ATTN BANKRUPTCY PO BOX 41067 NORFOLK VA 23541
PORTFOLIO RECOVERY ASSOCIATES LLC PO BOX 41067 NORFOLK VA 23541
QUANTUM3 GROUP LLC ACE CASH EXPRESS INC PO BOX 788 KIRKLAND WA 98083
RADIOLOGY ASSOCIATES OF ABILENE PO BOX 2898 ABILENE TX 79604
RELIANT ENERGY PO BOX 3765 HOUSTON TX 77253
SECURITY FIN SFC CENTRALIZED BANKRUPTCY PO BOX 1893 SPARTANBURG SC 29304
SECURITY FINANCE DBA SFCTX CENTRAL BANKRUPTCY AND REC DEPARTMENT PO BOX 1893 SPARTANBURG SC 29304
SERVICE BUREAU INC 2705 81ST ST LUBBOCK TX 79423
SPRINT NEXTEL CORRESPONDENCE ATTN BANKRUPTCY DEPT PO BOX 7949 OVERLAND PARK KS 66207
SPRINT PO BOX 79357 CITY OF INDISTRY CA 91716
STREAM ENERGY PO BOX 650026 DALLAS TX 75265
TEXAS CAR TITLE 3989 S 1ST ST ABILENE TX 79605
TEXAS MIDWEST ER PHYSICIANS PO BOX 676240 DALLAS TX 75267
T-MOBILE PO BOX 37380 ALBUQUERQUE NM 87176
TOLEDO FINANCE 203 E BAKER BROWNWOOD TX 76801
UNITED CASH LOANS ATTN COLLECTIONS 2533 N CARSON STREET SUITE 5020 CARSON CITY NV 89706
UNITED STATES ATTORNEY 801 CHERRY STREET UNIT 4 FT WORTH TX 76102
UNITEDCASHLOANS DBA OF TFS CORP PO BOX 111 MIAMI OK 74355
US ATTORNEY ATTORNEY IN CHARGE 1100 COMMERCE STREET SUITE 300 DALLAS TX 75242
US ATTORNEY GENERAL 10TH ST & CONSTITUTION AVE WASHINGTON DC 20530
WEST BAY ACQUISITIONS 1540 PONTIAC AVE STE A CRANSTON RI 02920
WEST BAY ACQUISITIONS PO BOX 8009 CRANSTON RI 02920
WEST CENTRAL TX COLLECTIONS PO BOX 2586 ABILENE TX 79604
WTU RETAIL ENERGY PO BOX 21588 TULSA OK 74121